

**In the Specification**

Please replace the paragraph beginning on line 1 of page 16 with the following paragraph:

At step 414, the cashier unit 102 forwards the response to the follow up unit 101 for processing by the follow up unit 101. Note that steps 411 and 414 illustrate an alternative that is not described in FIGs. 1-3. FIGs. 1-3 assume that the response received from the payer by the cashier unit 102 will be a full remittance, or a partial or no remittance along with a rejection or a denial. Practically, the majority, or almost all, of the responses should fall into one of these anticipated responses. However, steps 411 and 414 anticipate the case where the response falls outside one of these anticipated responses that represent unanticipated or oddball responses. Such unanticipated responses may not be a formal rejection or denial, but merely a request for missing information. Practically, the number of unanticipated responses should be very small. In FIG. 4, the cashier unit 102, via steps 411 and ~~415~~ 414, has the option to route the response to the follow up unit 101. Alternatively, the system 100 may eliminate steps 411 and ~~415~~ 414 and cause the cashier unit 102 to treat the small percentage of unanticipated responses as rejections to be forwarded to the rejection unit 103 for processing.

Please replace the paragraph beginning on line 27 of page 18 with the following paragraph:

FIG. 7 illustrates a table 700 of rejection reasons 701 used by the rejection unit 103, as shown in FIG. 8, in accordance with a preferred embodiment of the present invention. The table 700 includes a list of rejection reasons 701, and the rejection unit's 103 activity responsive ~~703~~ 702 to each rejection reason 701. Preferably, a rejection reason 701 has only one corresponding activity ~~703~~ 702, but may have more than one, especially when patient contact is needed, as shown in table 700. Preferably, the rejection reasons 701 are abbreviated because there is the character string is limited to thirty characters. Rejection reasons 701 and/or activities ~~703~~ 702 may be added or deleted from the table 700, based on the feedback from the statistical analyzer 106 or based on other considerations. A character string, representing an alpha and/or a numeric rejection activity code 702, also corresponds to (i.e., represents or identifies) each rejection reason 701 to facilitate efficient, standardized, or automated processing. Alternatively, the rejection reasons 701 may not have pre-assigned denial activity codes 902 because they may be assigned by individual work sites (e.g., based on availability of transaction codes in a given range).